

**State of Michigan
WCPOLS FILING GUIDELINES**

<i>The following Guidelines apply to all Legal Entity Types</i>	
Legal Nature of Insured Code	The Header record must include the Legal Nature of Insured code for the primary name on the policy.
Legal Nature of Entity Code	Each name record must include a Legal Nature of Entity code. All name records under a FEIN must have the same code.
Type of Name Record Code	1 - Personal Name Type or 2 - Commercial Name Type only. String format is not allowed. A Personal Name must be formatted as Last Name, First Name OR Last Name, First Name, Middle Name OR Last Name, First Name, Middle Initial or the transaction will be rejected.
Name Record	If "Eta1" is used in a Name Record, the transaction will be rejected. We must have a separate name record for each name on the policy. Each name record must be unique under a FEIN.
Name Link Identifier	Each name should have a separate Name Link Identifier to link the specific address(es) to a name. The primary name on the policy must be reported as 001.
Continuation Sequence Number	If multiple name records have the exact same addresses associated with them, the Continuation Sequence Number should be used to identify each name under a name link. If each name has a separate Name Link Identifier, this field will be reported as 001.
Mailing Address	One mailing address is required. Type of Address Code 1 is used to identify the mailing address. If the mailing address is not a physical location (PO Box, RR, Drawer, PMB, etc.), a Type of Address Code 2 is required if there are physical locations in Michigan. If there are no physical locations in Michigan, a Type of Address Code 6 is required.
Physical Address	Type of Address Code 2 is used to identify a physical location. If it is a PO Box, RR, Drawer, PMB, etc., the transaction will be rejected. If the mailing address is also a physical address, it should not be repeated.
Multi Entity Policy (More than 1 FEIN)	The first address associated with the first occurrence of a unique FEIN should be the lead address. The first name record for each unique FEIN should be the lead name for that FEIN. This will ensure that the correct legal name of the employer can be identified on the State of Michigan's database. This will be the name displayed on the Carrier's Notice of Termination. Each name record must be unique under a FEIN.
Commercial Names	2 - Commercial Name Type. A separate name record is required for each commercial name on a policy. Do not include DBA, TA, AKA, FKA, etc. as they are not part of the legal name. If a commercial name has unique addresses, it should have a unique Name Link Identifier.

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<i>The following Guidelines apply depending on the Legal Entity Type of the Insured</i>		
Individual	01	1 - Personal Name Type. A Personal Name must be formatted correctly (see Type of Name Record Code above) or the transaction will be rejected. String format is not allowed. Only one personal name record is allowed. The insured should be the individual. The Name Link Identifier should be 001.
Partnership	02	There must be more than one unique name record or the transaction will be rejected. If a partner is an individual, the name must be formatted as a Personal Name Type (see Type of Name Record Code above). If a partner is not an individual, the name must be formatted as Commercial.
Corporation	03	2 - Commercial Name Type. The name should include one of the following words (or abbreviations) - Corporation, Company, Incorporated or Limited. Professional Corporations should have Professional Corporation or PC in the name. Do not report name records for corporate officers.
Limited Liability Company (Limited Liability Corporation is not a legal entity type)	10	2 - Commercial Name Type. The name should include one of the following - LLC, LC, or Limited Liability Company. If it is a Professional Limited Liability Company, it should have one of the following - Professional Limited Liability Company, PLLC or PLC. These are not corporations and should not have Corporation in the name. Do not report name records for members or managers.
Limited Partnership	05	2 - Commercial Name Type. Should contain Limited Partnership in the name (No abbreviation).
Limited Liability Partnership	13	2 - Commercial Name Type. Should contain Limited Liability Partnership or LLP in the name.
Trust	11	2 - Commercial Name Type. Must contain the word Trust in the name.
Estate	11	2 - Commercial Name Type. Must contain the word Estate in the name.
Joint Venture - This is the result of 2 businesses going together to conduct a single business event.	06	2 - Commercial Name Type. Should contain the words Joint Venture in the name.
Association, Union, Religious Organization	04	2 - Commercial Name Type.
Governmental Entity	14	2 - Commercial Name Type

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Filing Suggestions

It is strongly recommended that the carriers submit transmissions to CAOM daily.

The agency's received date (for 20 day notice on cancellations, etc.) will be the date the electronic filing is received from CAOM and accepted by the agency.

If possible, carriers should avoid filing multiple transactions for a policy in one transmission.

When multiple transactions for a policy are necessary, it is imperative that they be sent in logical business event sequence.

If transactions are not received in the correct order, they may be rejected or cause coverage problems by being loaded out of sequence in the agency's database (i.e., if a policy is cancelled flat, the policy issuance should occur first in the transmission and then the cancellation. If these transactions were sent in reverse order, the cancellation would get processed first and would be rejected because the agency would not have a record of the policy issuance. The issuance would then be accepted and loaded to the database as open coverage.)

**State of Michigan
NAME AND ADDRESS MAPPING**

Policy Information

Fein 381111111	
Quality Carpets Inc	PO Box 123
	Lansing Mi 48910
	258 Main St
	Lansing Mi 48910
Creative Flooring	258 Main St
	Lansing Mi 48910
	487 Capital
	Lansing Mi 48910
FEIN 382222222	
Mary Jones dba Jones Vinyl	666 Turner St
	Lansing Mi 48910
	487 Capital
	Lansing Mi 48910

IAIABC Records

PC1	Quality Carpets Inc
	PO Box 123 Lansing Mi 48910
PC2	Quality Carpets Inc
	PO Box 123 Lansing Mi 48910
PC2	Quality Carpets Inc
	258 Main St Lansing Mi 48910
PC2	Creative Flooring
	258 Main St Lansing Mi 48910
PC2	Creative Flooring
	487 Capital Lansing Mi 48910
PC2	Jones Vinyl
	666 Turner St Lansing Mi 48910
PC2	Jones Vinyl
	487 Capital Lansing Mi 48910
PC2	Jones, Mary
	666 Turner St Lansing Mi 48910
PC2	Jones, Mary
	487 Capital Lansing Mi 48910
If an Individual or Partnership has one or more Commercial names, the first Commercial Name Record should be mapped to the PC1 Record.	
The 1st PC2 record is the employer information for PC1	

WCPOLS Records

Name Records	Name Link Identifier	Continuation Seq #	Comments
Quality Carpets Inc	001	001	Primary name is always 001/001
Creative Flooring	002	001	
Jones, Mary	003	001	These 2 have the exact same addresses so they have the same name link
Jones Vinyl	003	002	
Address Records	Name Link Identifier	Address Type	Comments
PO Box 123	001	1	The mailing address is a PO Box so an address type 2 is required for name link 001. The same address will appear more than once if it associated with more than one name link. The first address for a unique FEIN should be the mailing or lead address.
Lansing Mi 48910			
258 Main St	001	2	
Lansing Mi 48910			
487 Capital	002	2	
Lansing Mi 48910			
666 Turner St	003	2	
Lansing Mi 48910			
258 Main St	002	2	
Lansing Mi 48910			
487 Capital	003	2	
Lansing Mi 48910			

400 Equivalents

FEIN 3811111		
Name	Quality Carpets Inc	
Address	PO Box 123 Lansing Mi 48910	
Additional names & addresses		
	Quality Carpets Inc	258 Main St Lansing Mi 48910
	Creative Flooring	258 Main St Lansing Mi 48910
	Creative Flooring	487 Capital Lansing Mi 48910

FEIN 382222222		
Name	Jones Vinyl	
Owner	Jones, Mary	
Address	666 Turner St Lansing Mi 48910	
Additional names & addresses		
	Jones Vinyl	487 Capital Lansing Mi 48910

A separate 400 is required for each FEIN

**State of Michigan
EXPOSURE ONLY EXAMPLES**

Policy Information

FEIN 381111111	
Quality Carpets Inc	PO Box 123
	Lansing Mi 48910
	258 Main St
	Lansing Mi 48910
Creative Flooring	258 Main St
	Lansing Mi 48910
	487 Capital
	Lansing Mi 48910
FEIN 383333333	
Foundation Constructions Inc	237 Massillon
No Michigan location	Akron Ohio 44320

This policy provides an example of an Insured and employer with locations in Michigan and an employer with exposure only. The paired triplicates are 00-10-01 and 00-10-86

WCPOLS Records

Name Records	Name Link Identifier	Continuation Seq #	Comments
Quality Carpets Inc	001	001	
Creative Flooring	002	001	
Foundation Construction Inc	003	001	Michigan exposure only
Address records	Name Link Identifier	Address Type	Comments
PO Box 123	001	1	
Lansing Mi 48910			
258 Main St	001	2	
Lansing Mi 48910			
487 Capital	002	2	
Lansing Mi 48910			
258 Main St	002	2	
Lansing Mi 48910			
	003	6	An Address Type 6 is linked to Foundation Construction to indicate there are no locations in Michigan. The address fields are blank

IAIABC Records

01-10-01	01-10-86
PC1 Quality Carpets Inc PO Box 123 Lansing Mi 48910	PC1 Quality Carpets Inc PO Box 123 Lansing Mi 48910
PC2 Quality Carpets Inc PO Box 123 Lansing Mi 48910	PC2 Foundation Constructions Inc PO Box 123 Lansing Mi 48910
PC2 Quality Carpets Inc 258 Main St Lansing Mi 48910	An 86 must always follow an 01 or an 80 in a paired transaction. The PC1 in the 86 will be a repeat of the PC1 in the 01 or 80. The first PC2 is not the employer information as in an 01. The PC2's are the employers with exposure only. We do not expect Michigan addresses.
PC2 Creative Flooring 258 Main St Lansing Mi 48910	
PC2 Creative Flooring 487 Capital Lansing Mi 48910	

If the only 2 entities on the policy were Quality Carpets Inc and Foundation Construction Inc and neither had locations in Michigan, the paired triplicates would be 01-10-80 and 01-10-86.

01-10-80	01-10-86
PC1 Quality Carpets Inc 237 Massillon Akron Oh 44320	PC1 Quality Carpets Inc 237 Massillon Akron Oh 44320
Only an Insured record is required for an 80	PC2 Foundation Construction Inc 237 Massillon Akron Oh 44320